INFORMATION AND INSTRUCTIONS FOR CHAPTER 13 DEBTORS

Congratulations on your decision to pay your creditors through your Chapter 13 plan. The Chapter 13 trustee is an officer of the Bankruptcy Court and is legally responsible for administering your plan until you have completed your payments and are eligible for your discharge. Please review the following information so that you will be familiar with the trustee's administrative procedures and your responsibilities during your Chapter 13 case.

I. Review your Chapter 13 Plan and the Court's Order Confirming Your Plan Carefully - These documents are the basic legal documents that will control the administration of your Chapter 13 case. They contain important information concerning the terms of your plan and your responsibilities as a Chapter 13 debtor.

II. Plan Payments - Your primary legal responsibility during your Chapter 13 case is to make your full plan payment to the trustee in a timely manner. If any of your payments are made late; are not made in the full amount; or are missed entirely, the trustee may ask the Court for permission to garnish your wages for all future payments as they come due, or ask the Court to dismiss your case or have it converted to a case under Chapter 7 of the Bankruptcy Code. **Your first plan payment must be made to the trustee within thirty (30) days of the date that your Chapter 13 case was filed.**

Your payments must be made by certified bank check, money order, or by on-line electronic payment.

If you choose to make your plan payments electronically, please go to the website of "TFS Bill Pay" at www.tfsbillpay.com to obtain further information about how the electronic payment process works and how to set up your own "e-pay" account.

The trustee does not accept personal checks and for security reasons cannot accept cash payments. Make the certified check or money order payable to Warren L. Tadlock, Trustee and write your name and your Chapter 13 case number on your payment. Be sure to fill in the trustee's name on the check or money order - don't leave it blank.

Do not alter your check or money order. Be careful not to alter your check or money order in any way. Examples of alterations would include striking through or using "white out" on any of the information written on the face of the check or money order, such as the date of issuance, the dollar amount, or the name of the payee (the trustee). Altered checks or money orders can not be processed by the trustee's depository bank and will be returned to you. Significant delays in distributions to the creditors included in your Chapter 13 plan will result.

***Your payments must be mailed* (not hand-delivered) to the trustee at the following address:**

Warren L. Tadlock
PO BOX 792
Memphis, TN 38101-0792

You will notice that the mailing address you must use to send in your plan payments is located out of state. This is the address of the trusteeship's depository bank, which actually processes the receipt of your payments. Use of the trusteeship's bank for this purpose provides better security for your payments and enables them to be processed more efficiently.

Please note that you can not send payments overnight to the trustee's post office box address by FEDEX or UPS, since those carriers will not deliver to a post office box address. Any overnight payments you attempt to send by FEDEX or UPS will be returned to you at your expense. Overnight payments can be sent to the trustee's post office box address by U.S. Postal Service Express Mail Service.

Use the Memphis, Tennessee post office box address only for mailing in your plan payments. General correspondence mailed to the payment address will not be delivered to the trustee's office in Charlotte. Use the following mailing address for general correspondence:

Warren L. Tadlock
Standing Chapter 13 Trustee
5970 Fairview Road, Suite 650
Charlotte, NC 28210-2100

III. Borrowing Money or Obtaining Credit - Do not attempt to borrow money or obtain credit during your Chapter 13 case without contacting your Chapter 13 attorney first. Prior approval of the Court or the trustee is necessary, and your attorney must make the request on your behalf.

IV. Payments to Creditors - Do not pay any of the creditors that are included in your Chapter 13 plan directly except those whom you are authorized to pay directly by the terms of your plan. If you discover that any of the creditors in your plan have received payments from outside sources, such as insurance or co-signers, notify your Chapter 13 attorney as soon as possible so that those creditors will not be overpaid.

V. Contact from Your Creditors - If you are contacted in any manner by your creditors listed in your bankruptcy case about the debts owed to them, refer them to your Chapter 13 attorney. If you receive any collection letters or lawsuit papers, keep all of them, including the mailing envelopes, and notify your Chapter 13 attorney right away.

VI. Sale, Disposal or Transfer of Your Property - Prior approval of the Court is required for the sale, disposal or any other kind of transfer of any of your property, including real estate. If you are considering selling or giving away property during the bankruptcy case, contact your Chapter 13 attorney before doing so.

VII. Income Tax Refunds - Any Federal and/or State income tax refunds that you receive during your Chapter 13 case are property of the bankruptcy estate and may have to be turned over to the trustee for distribution to creditors under your plan. If you receive any income tax refund for an amount in excess of $1,000.00 during your case, do not spend it without contacting your Chapter 13 attorney first.

VIII. Change of Name, Address or Employment - You have a legal responsibility to formally amend your bankruptcy petition with the Court in the event of any changes in your name, mailing address or employment while your case is pending. Notify your Chapter 13 bankruptcy attorney so that he/she can file the required amendments with the Court.

If your name does change during your Chapter 13 case, continue to use your name as it originally appeared in your bankruptcy petition on all payments to, and all correspondence with the trustee's office until you are sure that your Chapter 13 attorney has formally amended your bankruptcy petition with the Court to reflect your name change. Then, you should begin to use your new name on all future trustee payments and correspondence.

IX. Insurance Requirements - You may be required by law to maintain physical damage insurance coverage on any vehicles, mobile homes, houses and, possibly, certain other property which secure creditors' claims and to provide the lien creditor with information concerning the insurance coverage. If you have any questions concerning your obligations to maintain insurance coverage, please contact your Chapter 13 attorney.

X. Legal Advice - The trustee and the members of his staff are prohibited by Federal law from giving you legal advice. If you have legal questions, contact your Chapter 13 attorney.

Take Notice that Information Relating to Your Chapter 13 Bankruptcy Case Will be Made Available on the Internet to Your Creditors and Other Parties in Interest.

Pursuant to Federal Law [11 U.S.C. Sec. 1302(b)(1) and 704(7)] the Chapter 13 trustee is required, unless otherwise ordered by the Bankruptcy Court, to furnish information concerning the administration of your bankruptcy case as is requested by parties in interest.

In furtherance of this duty, the trustee will make the following information available to parties in interest who request such information:

Your name, address, bankruptcy case number, state and district in which your case is pending, and the trustee assigned to your case. Your full social security number will not be visible to parties in interest, but they will be able to search official records for your bankruptcy case by using your social security number, if they have previously obtained it from other sources.

Information regarding claims filed by creditors in your bankruptcy case, including the identity of the claimant, the type of claim and the amount of the claim.

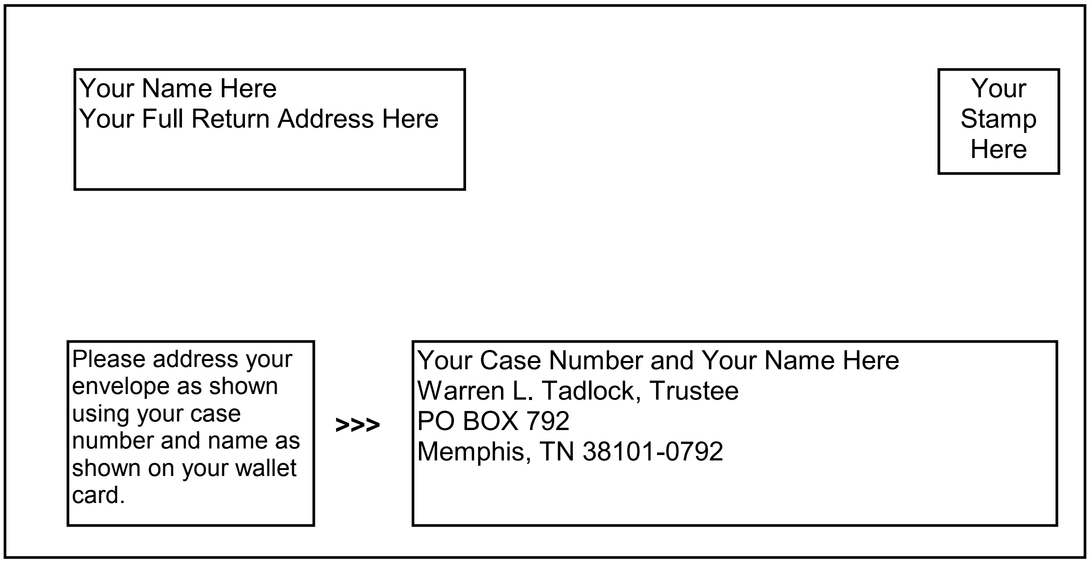
A history of all payments you make to the trustee during your bankruptcy case, including the date and amount of each payment.

A history of all disbursements made by the trustee during your bankruptcy case, including the date of the disbursement, the payee and the amount of the payment.

You may review, without charge, the information about your Chapter 13 bankruptcy case that is posted on the Internet. The address of the National Data Center ("NDC") website where your case information is located is www.ndc.org. The NDC homepage will provide you with the instructions necessary to obtain access to your case information.

You can contact the NDC by telephone at 1 (866) 938-3639.

INSTRUCTIONS FOR MAILING PAYMENTS
CHARLOTTE DIVISION


Your Name Here
Your Full Return Address Here
Your Stamp Here
Please address your envelope as shown using your case number and name as shown on your wallet card.
>>>
Your Case Number and Your Name Here
Warren L. Tadlock, Trustee
PO BOX 792
Memphis, TN 38101-0792

1. Please confirm that your case number and last name are correct on the wallet card enclosed. If they are not, please contact our office immediately at 704-372-9650.

2. Be sure to write your case number and name on your plan payment to ensure correct posting to your plan.

3. Do NOT send plan payments overnight to the lockbox address noted above by FEDEX or UPS since those carriers do not deliver to a PO Box. Instead, send overnight plan payments using the U.S. Postal Service Express Mail Service which will deliver to a PO Box.

4. The lockbox address as noted above is used only for sending in your plan payments. The LOCKBOX ADDRESS is as follows:

   Warren L. Tadlock, Trustee
   PO BOX 792
   Memphis, TN 38101-0792

5. For CORRESPONDENCE ONLY use the following address:

   Warren L. Tadlock
   Standing Chapter 13 Trustee
   5970 Fairview Road, Suite 650
   Charlotte, NC 28210-2100

6. If your plan payments are being wage deducted by your employer, notify your employer of the correct lockbox address noted above for your wage deducted plan payment.

7. We do NOT accept plan payments hand delivered to our office.

8. If you misplace your wallet card, please notify our office at the correspondence address listed above for a replacement card.

Rev. 5/12/16

17-30485
Brian David Bell

Make plan payment **payable** to:

Warren L. Tadlock, Trustee

Write your case number and name on your plan payment.
Optional: You may send overnight ONLY by US Postal Service.

Mail to: **PO BOX 792**
Memphis, TN 38101-0792

Access Your Plan Data at: www.ndc.org

(704) 372-9650 Homepage: www.13network.com

17-30485
Brian David Bell

Make plan payment **payable** to:

Warren L. Tadlock, Trustee

Write your case number and name on your plan payment.
Optional: You may send overnight ONLY by US Postal Service.

Mail to: **PO BOX 792**
Memphis, TN 38101-0792

Access Your Plan Data at: www.ndc.org

(704) 372-9650 Homepage: www.13network.com

HEATHER W. CULP, Attorney for debtor(s)

We are providing these wallet cards; continue to mail payments to the Memphis lockbox.

Replacement wallet cards may be requested. Send requests to our correspondence address.

CUT OUT CARDS HERE

From:
Correspondence Address

Warren L. Tadlock
Standing Chapter 13 Trustee
5970 Fairview Road, Suite 650
Charlotte, NC 28210-2100

To:

Brian David Bell
6935 Liverpool Court
Indian Land, SC 29707-8730

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF NORTH CAROLINA
CHARLOTTE DIVISION

IN RE:
Brian David Bell

CASE NO: 17-30485

SSN# : XXX-XX-3091

CERTIFICATE OF SERVICE

The parties whose names and addresses are listed below were served by United States first class mail, postage prepaid on April 04, 2017.

D. Newton
Office of the Chapter 13 Trustee

Brian David Bell, 6935 Liverpool Court, Indian Land, SC 29707-8730

Rev. 5/12/16